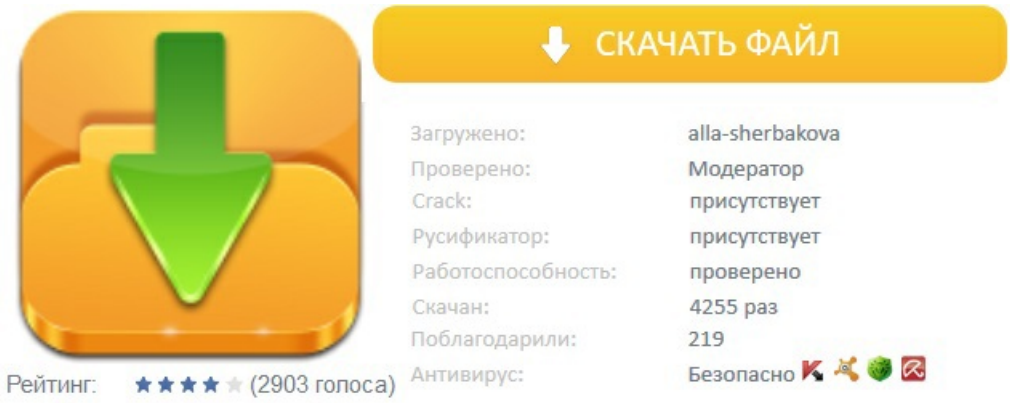пао банк кузнецкий пенза телефон